

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
Norfolk Division**

**IN RE: Nellia C. Quillopo,  
Debtor.**

**CASE NO.: 13-70207  
Chapter 13**

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**EXHIBIT "1" TO MOTION TO CONTINUE AUTOMATIC STAY AND  
MEMORANDUM IN SUPPORT THEREOF**

**AFFIDAVIT OF Nellia C. Quillopo**

BEFORE ME, the undersigned authority, personally appeared Nellia C. Quillopo, known to me, and upon his/her oath stated as follows:

1. My name is Nellia C. Quillopo. I am above the age of 18 years, and competent to make this affidavit. I have personal knowledge of the facts set forth in this affidavit.
2. I reside at 4748 Berrywood Rd., Va. Beach, VA 23464
3. I have income from my employment with Best Dependable, Inc. as a personal care assistant. I have been employed by such employer for more than two (2) years. I average approximately 40 hours per week, at \$7.50 per hour. Additionally, I receive \$694.00 from my deceased husbands pension benefits, and \$1025.00 as income from his Social Security Survivor benefits.
4. I am the debtor in the present bankruptcy case.
5. During the one (1) year prior to filing the present case, I have been a debtor in one (1) pending bankruptcy case that was dismissed.
6. The previous case was a Chapter 13 bankruptcy case filed on August 14, 2012, and dismissed on September 6, 2012 (Case No. 12-73472) (the "previous case").
7. The previous case was dismissed on September 6, 2012 because I failed to timely file my Chapter 13 lists, schedules, statement of affairs and plan.
8. I filed my previous case as a pro se debtor, and was not able to prepare, complete file and submit satisfactorily all required documents.

9. Since the dismissal of the previous case I have retained counsel to assist me in the preparation of all necessary documents, and will cooperate fully with counsel to provide all necessary documents so that all lists, schedules, statement of affairs and a plan can be filed in my case.
10. I have reviewed with counsel the feasibility of a Chapter 13 bankruptcy plan to cure the arrearages on my home, and believe that a good faith plan can be filed to satisfy such arrearages, and pay a dividend to unsecured creditors more that they would receive in a Chapter 7 bankruptcy.
11. I believe that retaining counsel to assist me in filing bankruptcy will enable me to successfully complete this bankruptcy case, and to properly proceed in good faith in my bankruptcy case, keeping all scheduled hearings, appointments and responsibilities as required by a Debtor in bankruptcy.
12. I will list all of my assets and all of my debts and will fully and accurately disclose all of my income and expenses in the Schedules to be filed in this case.
13. I will proposing to pay the Trustee all projected disposable income pursuant to a plan to be filed prior to the hearing of this matter.
14. My debts arose as a result of ordinary living expenses. The debt I have accumulated has been over several years and is not the result of any purchases of luxury goods or services. I have also not incurred any unsecured debt due to revolving credit accounts or pay day loans within the 90 days prior to filing the instant case.
15. I desire to use the bankruptcy system to obtain a fresh start and have not been attempting to evade my responsibilities or delay my creditors' attempts to collect. In addition to repaying my creditors what I can afford and obtain a discharge of my indebtedness, the purpose of my bankruptcy filing is to retain my house.
16. My income is consistent and likely to remain so during my case. My household expenses are not likely to change substantially. I believe I will be able to make my payments to the Trustee and meet my other obligations as they come due throughout this case.

WITNESS the following signature and seal this 28<sup>th</sup> day of January, 2013.

  
Nellia C. Quillopo

CERTIFICATE OF ACKNOWLEDGMENT:

Commonwealth of Virginia,  
City of Chesapeake, to wit:

The foregoing instrument was acknowledged before me by  
Terrence D. Patrick this 28<sup>th</sup> day of January, 2013.

  
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Notary Public

My Commission Expires: 11/31/15  
My Registration No: 198377

